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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

VASILIOS YIORYIOS PAPAYIORYIOU PCT

Serial No.: none assigned
(PCT/NZ98/00138)

Filed: Concurrently Herewith

For: FINANCIAL SERVICES SYSTEM FOR
REDUCING RISKS IN INVESTMENTS

PRELIMINARY AMENDMENT AND INFORMATION DISCLOSURE STATEMENT

Honorable Commissioner of Patents and Trademarks
Washington, D.C. 20231

Sir:

Before calculation of the filing fee, please amend
the above-identified application as follows:

IN THE CLAIMS:

Claim 13, line 2, change "any one of the preceding
claims" to --claim 1--.

REMARKS

The claims have been amended to delete the multiple
dependency.

Respectfully submitted,

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